

In re:  
Michael L Torrence, Sr.  
Nicole S Torrence  
Debtors

Case No. 19-17154-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 27, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street, Philadelphia, PA 19151-3805
14421455	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 27 2024 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 28 2024 04:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 27 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14482355	Email/Text: megan.harper@phila.gov	Dec 27 2024 23:44:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14421459	+ Email/Text: bankruptcy@capvs.com	Dec 27 2024 23:44:00	Cavalry Investments, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321
14428694	+ EDI: AIS.COM	Dec 28 2024 04:42:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14453425	EDI: JEFFERSONCAP.COM	Dec 28 2024 04:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14429430	Email/Text: bk@lendmarkfinancial.com	Dec 27 2024 23:43:00	Lendmark Financial Services LLC, 2118 Usher St NW, COVINGTON, GA 30014
14429749	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 23:53:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14442510	+ Email/Text: ecfbankruptcy@progleasing.com	Dec 27 2024 23:44:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14443678	EDI: PRA.COM	Dec 28 2024 04:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14454053	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 23:53:06	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14456593	+ Email/Text: blegal@phfa.org	Dec 27 2024 23:44:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14452395	+ EDI: JEFFERSONCAP.COM	Dec 28 2024 04:36:00	Premier Bankcard, Llc, Jefferson Capital Systems

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14421489	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 27 2024 23:44:00	LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14429424	+ EDI: AIS.COM	Dec 28 2024 04:42:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14421492	+ Email/Text: dbogucki@trumark.org	Dec 27 2024 23:44:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Michael L Torrence Sr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MARY JACQUELINE LARKIN	on behalf of Creditor Forge Credit Union mjllarkin@vaughanmclean.com gkerns@vaughanmclean.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Michael L Torrence Sr.</u>	Social Security number or ITIN	xxx-xx-0739
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nicole S Torrence</u>	Social Security number or ITIN	xxx-xx-3120
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17154-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L Torrence Sr.

Nicole S Torrence

12/26/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**